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FIG. 1

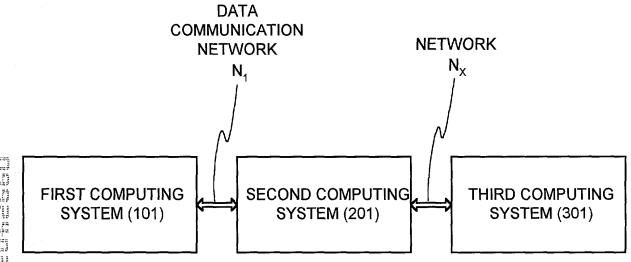
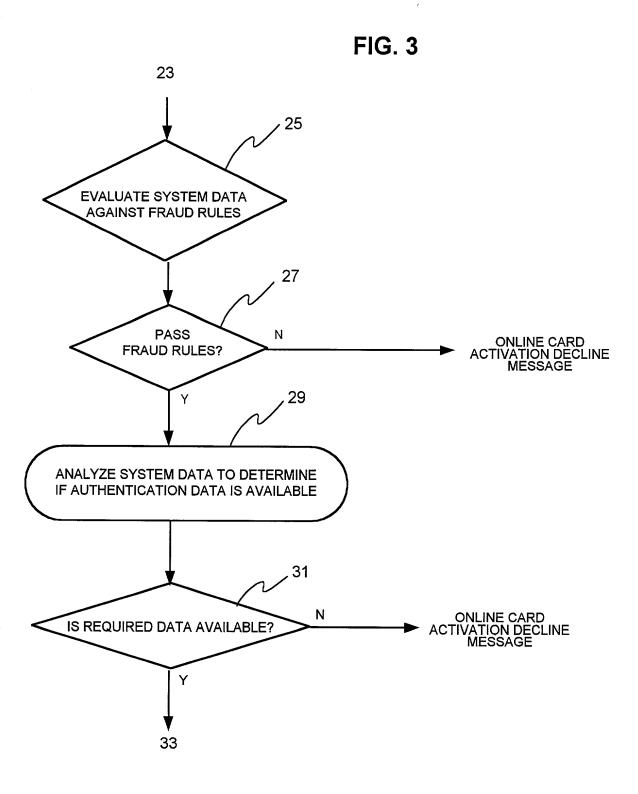


FIG. 2 11 PROVIDE NOTICE TO CARDHOLDER, THE CARD INCLUDING CARD INFORMATION ACCESS PROVIDER'S SITE ON COMPUTING **SYSTEM** CARDHOLDER ENTER NAME, ACCOUNT NUMBER AND CID IN FIELDS ON WEB SITE ("CARD INFORMATION") PROCESS AND COMPARE CARD INFORMATION AGAINST SYSTEM DATA 19 ONLINE CARD ACTIVATION DECLINE MESSAGE **DOES CARD** INFORMATION MATCH SYSTEM DATA2 Υ 121 Y CARD ALREADY ACTIVATED IS CARD UNAVAILABLE FOR PROCESSING? **MESSAGE** N 23 PROCEED TO **FRAUD PROCESSING**



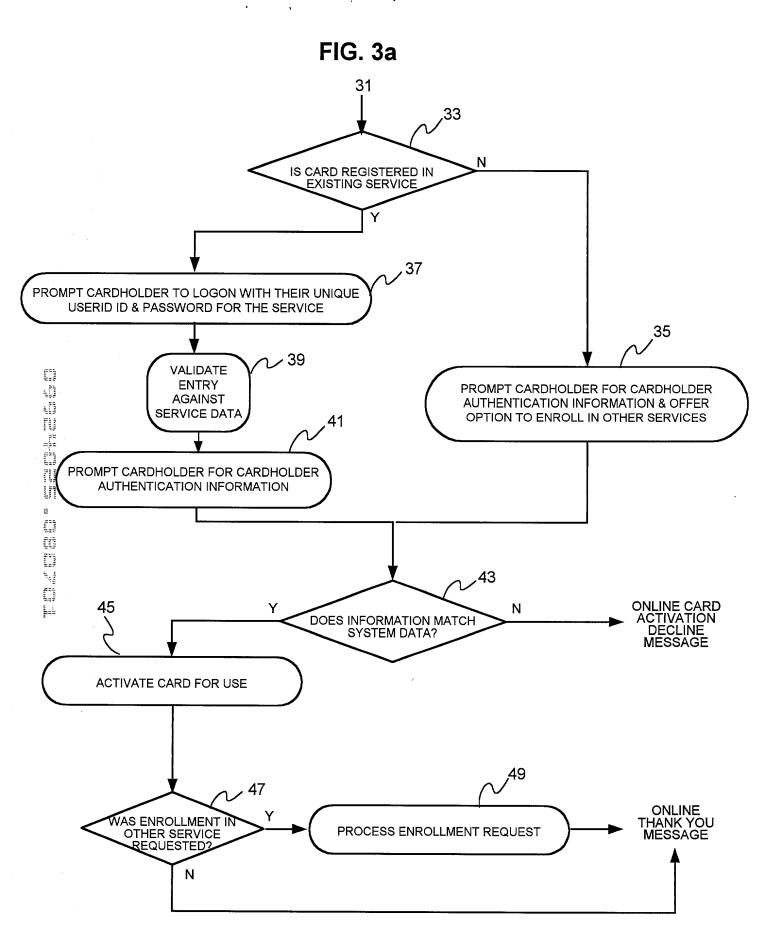


FIG. 4

